



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1( b)**

Denise Carlon  
KML LAW GROUP, P.C.  
216 Haddon Avenue, Ste. 406  
Westmont, NJ 08108  
Toyota Motor Credit Corporation

Order Filed on July 11, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Susan Zajac  
DEBTOR(S),  
Nicole Zajac  
CO-DEBTOR

Case No: 17-15223 MBK

Chapter: 13

Hearing Date: **July 10, 2019 at 9:00 A.M.**

Judge: Michael B. Kaplan

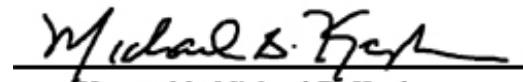
Recommended Local Form

Followed       Modified

**ORDER VACATING STAY & CO-DEBTOR STAY**

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: July 11, 2019**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Bankruptcy Code section 362(a) and 1301(c) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant, to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

- Real Property More Fully Described as:
- Personal Property More Fully Describes as: **2016 Lexus IS300, VIN: JTHCM1D27G5006988**,

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

It is further ORDERED that the co-debtor stay is vacated.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

*rev. 7/12/16*

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Susan Zajac  
 Debtor

Case No. 17-15223-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2019.

db Susan Zajac, 52 Roosevelt St, Freehold, NJ 07728-7751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
 kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Kurt E. Reinheimer on behalf of Debtor Susan Zajac kerrein66@comcast.net,  
 G1659@notify.cincompass.com  
 Loren L. Speziale on behalf of Creditor Santander Bank NA lspeziale@grossmcginley.com,  
 jkacsur@grossmcginley.com;ehutchinson@grossmcginley.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7